

Information to identify the case:

Debtor 1:	Robin Pearce	Social Security number or ITIN:	xxx-xx-4016
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 1/2/15
Case number:	15-10030-JKS	Date case converted to chapter:	7 10/17/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robin Pearce	
2. All other names used in the last 8 years	aka Robin Y. Williams Pearce	
3. Address	2044 High St Union, NJ 07083	
4. Debtor's attorney Name and address	Scott E. Tanne Scott E. Tanne Esq. 4 Chatham Road Summit, NJ 07901	Contact phone 973-701-1776
5. Bankruptcy trustee Name and address	Barbara Edwards Muscarella, Bochet, Edwards & D'Alessandro 10-04 River Road Fair Lawn, NJ 07410	Contact phone (201) 796-3100

For more information, see page 2 >

Debtor **Robin Pearce**Case number **15-10030-JKS**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 10/18/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	November 15, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
11. Creditors with a foreign address	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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United States Bankruptcy Court
District of New JerseyIn re:
Robin Pearce
DebtorCase No. 15-10030-JKS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 43

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.

db +Robin Pearce, 2044 High St, Union, NJ 07083-3834
tr +Barbara Edwards, Muscarella,Bochet,Edwards & D'Alessandro, 10-04 River Road,
Fair Lawn, NJ 07410-1433

515257768 +Ars /Account Resolution Services, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
515257773 +Enhanced Acq, 3840 E. Robinson Road, Amherst, NY 14228-2001
515257774 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241
515257775 +Experian, PO BOX 9701, Allen, TX 75013-9701
515257783 +Joseph Molinaro, Esq., 648 Wyckoff Ave., Wyckoff, NJ 07481-1428
515257785 NJ Department of Labor, PO Box 951, Trenton, NJ 08625-0951
515257786 +Pinnacle Federal Credit Union, c/o McKenna, DuPont, Higgins &, Stone, PO BOX 610,
Red Bank, NJ 07701-0610

515257788 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
515257789 Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130
515356798 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
Trenton, NJ 08695-0245)

515257790 Slomin Security Inc, c/o Eichenbaum & Stylianou, PO BOX 914, Paramus, NJ 07653-0914
517944858 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386

517944859 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

515257791 State of New Jersey, Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
515257792 +Stuart Allan & Assoc, 5447 E 5th St Ste 110, Tucson, AZ 85711-2345
515257793 +Trans Union, PO BOX 2000, Chester, PA 19016-2000
515499524 +U.S. Bank National Association, as Trustee for Cre, c/o Zucker Goldberg & Ackerman,
200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@tannelaw.com Oct 19 2019 02:22:38 Scott E. Tanne, Scott E. Tanne Esq.,
4 Chatham Road, Summit, NJ 07901

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 19 2019 02:24:37 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 19 2019 02:24:33 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

515257769 EDI: WFFC.COM Oct 19 2019 05:38:00 ASC, 1 Home Campus Mac #2501-01D,
Des Moines, IA 50328-0001

515268958 +EDI: PHINAMERI.COM Oct 19 2019 05:38:00 Americredit Financial Services Inc. dba GM Financ.,
P O Box 183853, Arlington, TX 76096-3853

515415974 +EDI: ATLASACQU.COM Oct 19 2019 05:38:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303

515257772 EDI: CAPITALONE.COM Oct 19 2019 05:38:00 Capital One, N.a., Po Box 85520,
Richmond, VA 23285

515312082 +E-mail/Text: bncmail@w-legal.com Oct 19 2019 02:24:50 CERASTES, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

515257770 +EDI: CAPITALONE.COM Oct 19 2019 05:38:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City, UT 84130-0285

515257771 +EDI: CAPITALONE.COM Oct 19 2019 05:38:00 Capital One, N.a., Capital One Bank (USA) N.A.,
Po Box 30285, Salt Lake City, UT 84130-0285

515371653 +E-mail/Text: bankruptcy@cavps.com Oct 19 2019 02:24:59 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

515257777 +EDI: WFNNB.COM Oct 19 2019 05:38:00 Express/Comenity Bank, Po Box 182789,
Columbus, OH 43218-2789

515257776 +EDI: WFNNB.COM Oct 19 2019 05:38:00 Express/Comenity Bank, Attention: Bankruptcy Dept,
Po Box 182686, Columbus, OH 43218-2686

515257778 +EDI: FORD.COM Oct 19 2019 05:38:00 Ford Motor Co., National Bankruptcy Center,
PO BOX 537901, Livonia, MI 48153-7901

515257779 +EDI: PHINAMERI.COM Oct 19 2019 05:38:00 Gm Financial, Po Box 181145,
Arlington, TX 76096-1145

515257781 +EDI: IIC9.COM Oct 19 2019 05:38:00 IC System, Po Box 64378, Saint Paul, MN 55164-0378
515257780 +EDI: IIC9.COM Oct 19 2019 05:38:00 IC System, Attn: Bankruptcy,
444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378

515257782 EDI: IRS.COM Oct 19 2019 05:38:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346

515257784 +E-mail/Text: kmorgan@morganlaw.com Oct 19 2019 02:25:30 Morgan Bornstein & Morgan,
1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229

515257787 E-mail/Text: bankruptcypgl@plaingreenloans.com Oct 19 2019 02:25:12 Plain Green,
93 Mack Road Suite, Box Elder, MT 59521

515358220 EDI: RMSC.COM Oct 19 2019 05:38:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 43

Date Rcvd: Oct 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515326808	EDI: WFFC.COM Oct 19 2019 05:38:00	Wells Fargo Bank, N.A.,	P.O. Box 19657,
	Irvine, CA 92623-9657		
515257795	+EDI: WFFC.COM Oct 19 2019 05:38:00	Wfs Financial/Wachovia Dealer Srvs,	Po Box 1697,
	Winterville, NC 28590-1697		
515257794	+EDI: WFFC.COM Oct 19 2019 05:38:00	Wfs Financial/Wachovia Dealer Srvs,	Po Box 3569,
	Rancho Cucamonga, CA 91729-3569		

TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 18, 2019 at the address(es) listed below:

NONE.

TOTAL: 0